

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Patricia Anne Smith  
Debtor

Case No. 18-00757-RNO  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0314-5

User: AGarner  
Form ID: ntnoshow

Page 1 of 2  
Total Noticed: 38

Date Rcvd: May 09, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 11, 2018.

db  
5027556 +Patricia Anne Smith, 2127 Horning Road, East Stroudsburg, PA 18302-8014  
+ACCOUNT RESOLUTION SERVICES, 1643 N HARRISON PKWY BUILDING H, SUITE 100,  
SUNRISE, FL 33323-2857  
5027581 AKRON BILLING CENTER, 3585 RIDGE PARK DR, AKRON, OH 44333-8203  
5027565 +ARS ACCOUNT RESOLUTION, 1643 HARRISON PKWY STE 100, SUNRISE, FL 33323-2857  
5027582 +BASEPOINTE-HM, 3225 NORTH STAR CIRCLE, LOUISVILLE, TN 37777-5059  
5027585 +BRADFORD EXCHANGE ONLINE, 9333 N. MILWAUKEE AVE, NILES, IL 60714-1392  
5027557 +BYL COLLECTIONS SERVICES, 301 LALEY STREET, WEST CHESTER, PA 19382-3727  
5027558 +BYL COLLECTIONS SERVICES, PO BOX 569, MALVERN, PA 19355-0569  
5027561 +CAPITAL ONE AUTO FINANCE, CB DISPUTES TEAM, PO BOX 259407, PLANO, TX 75025-9407  
5027562 +CAPITAL ONE BANK USA NA, PO BOX 30281, SALT LAKE CITY, UT 84130-0281  
5027560 +CHASE CARD, PO BOX 15298, WILMINGTON, DE 19850-5298  
5027570 +CITIZENS BANK NA, 770 LEGACY PL, DEDHAM, MA 02026-6837  
5027577 +DM/MASON COMPANIES INC, 1251 1ST AVE, CHIPPEWA FALLS, WI 54729, SEVENTH AVENUE,  
1112 7TH AVE, MONROE, WI 53566-1364  
5027559 +EASTERN REVENUE INC, 998 OLD EAGLE SCHOOL RD STE 1204, WAYNE, PA 19087-1805  
5027567 EMERG CARE SERV OF PA PC, PO BOX 740021, CINCINNATI, OH 45274-0021  
5027564 FANNIE MAE, 3900 WISCONSIN AVE NW, 8H 707, WASHINGTON, DC 20016  
5027563 #+FIRST NTL COLL BUREAU, 610 WALTHAM WAY, MCCARRAN, NV 89434-6695  
5027580 HEART CARE OF THE POCONOS, PC, 100 PLAZA COURT, SUITE C, EAST STROUDSBURG, PA 18301-8258  
5027584 +KML LAW GROUP, 701 MARKET STREET, SUITE 5000, PHILADELPHIA, PA 19106-1541  
5046269 +MONROE LAKES PROPERTY OWNERS ASSOCIATION, 6253 EAST LAKESHORE DRIVE,  
EAST STROUDSBURG, PA 18302-8396  
5046268 +MONROE LAKES PROPERTY OWNERS ASSOCIATIONS, 6253 EAST LAKESHORE DRIVE,  
EAST STROUDSBURG, PA 18302-8396  
5027583 +MONROE RADIOLOGY IMAGING PC, PO BOX 12 B, EAST STROUDSBURG, PA 18301-0012  
5027566 PENNSYLVANIA HM ASSOCIATES PC, PO BOX 630707, CINCINNATI, OH 45263-0707  
5027568 +POCONO MEDICAL CENTER, 206 EAST BROWN STREET, EAST STROUDSBURG, PA 18301-3094  
5027569 POCONO MEDICAL CENTER, PO BOX 822009, PHILADELPHIA, PA 19182-2009  
5027575 +SANTANDER CONSUMER USA, 8585 N STEMMONS FWY, DALLAS, TX 75247, DIAMOND RESORTS CENTRALI,  
10600 W CHARLESTON BLVD, LAS VEGAS, NV 89135-1260  
5027586 +TOTAL GYM FITNESS, LLC, 835 SPRINGDALE DR, SUITE 206, EXTON, PA 19341-2833

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

5027571 +E-mail/PDF: AIS.COAF.EBN@Americaninfosource.com May 09 2018 19:22:04  
CAPITAL ONE AUTO FINANCE, 3901 DALLS PKWY, PLANO, TX 75093-7864  
5027579 E-mail/Text: pmiller@conradco.com May 09 2018 19:17:45 CONRAD ACCEPTANCE CORPORATION,  
PO BOX 469109, ESCONDIDO, CA 92046-9109  
5027574 +E-mail/PDF: creditonebknottifications@resurgent.com May 09 2018 19:31:21 CREDIT ONE BANK,  
PO BOX 98875, LAS VEGAS, NV 89193-8875  
5056945 E-mail/PDF: resurgentbknottifications@resurgent.com May 09 2018 19:31:23  
LVNV Funding, LLC its successors and assigns as, assignee of Citibank USA, N. A.,  
Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587  
5027576 +E-mail/Text: bkr@cardworks.com May 09 2018 19:17:15 MERRICK BANK, PO BOX 9201,  
OLD BETHPAGE, NY 11804-9001  
5027553 +E-mail/Text: bankruptcy@nbtbank.com May 09 2018 19:18:05 NBT BANK NA, 20 MOHAWK ST,  
CANAJOHARIE, NY 13317-1144  
5027573 +E-mail/PDF: cbp@onemainfinancial.com May 09 2018 19:22:20 ONEMAIN, 6801 COLWELL BLVD,  
IRVING, TX 75039-3198  
5027572 +E-mail/PDF: cbp@onemainfinancial.com May 09 2018 19:21:56 ONEMAIN, PO BOX 59,  
EVANSVILLE, IN 47701-0059  
5027554 +E-mail/Text: bankruptcyteam@quickenloans.com May 09 2018 19:18:03 QUICKEN LOANS,  
1050 WOODWARD AVE, DETROIT, MI 48226-1906  
5027555 +E-mail/Text: bankruptcyteam@quickenloans.com May 09 2018 19:18:03 QUICKEN LOANS,  
635 WOODWARD AVENUE, DETROIT, MI 48226-3408  
5027578 E-mail/PDF: cbp@onemainfinancial.com May 09 2018 19:22:43 SPRINGLEAF FINANCIAL SVC,  
PO BOX 59, EVANSVILLE, IN 47701

TOTAL: 11

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

5039919\* +Quicken Loans Inc., 635 Woodward Avenue, Detroit, MI 48226-3408

TOTALS: 0, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.  
While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: May 11, 2018

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 9, 2018 at the address(es) listed below:

Charles J DeHart, III (Trustee)    dehartstaff@pamd13trustee.com,    TWecf@pamd13trustee.com  
James Warmbrodt    on behalf of Creditor    Quicken Loans Inc.    bkgroup@kmlawgroup.com  
Jeremy Michael Bolles    on behalf of Debtor 1 Patricia Anne Smith    lawoffice.jmbolles@gmail.com,  
jmbolles@gmail.com  
United States Trustee    ustpreion03.ha.ecf@usdoj.gov

TOTAL: 4

**UNITED STATES BANKRUPTCY COURT**  
**MIDDLE DISTRICT OF PENNSYLVANIA**

**In re:** Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, and trade):

Patricia Anne Smith  
 Debtor(s)

Chapter 13

Case No. 5:18-bk-00757-RNO

**Notice**

The Court intends to dismiss the Case.

The court docket reflects that the debtor(s) has/have failed to appear at the meeting of creditors required under Section 341 of the Bankruptcy Code. Section 343 of the Code provides that debtor(s) shall appear at the meeting and submit to examination under oath by creditors, the case trustee, and other interested parties. The failure of debtor(s) to appear at the meeting constitutes cause for dismissal.

Any creditor or party in interest that opposes this dismissal must file an objection with the Court on or before **May 30, 2018**. If the debtor(s) oppose(s) this dismissal, debtor(s) must file an objection with the Court, on or before **May 30, 2018**, and explain why debtor(s) failed to appear at the creditors' meeting on each occasion the meeting was scheduled by the Court. If no timely objection is filed, an Order will be entered.

**Address of the Bankruptcy Clerk's Office:**  
 U.S. Bankruptcy Court  
 274 Max Rosenn U.S. Courthouse  
 197 South Main Street  
 Wilkes-Barre, PA 18701  
 (570) 831-2500

**For the Court:**  
 Terrence S. Miller  
 Clerk of the Bankruptcy Court:  
 By: AGarner, Deputy Clerk

Hours Open: Monday – Friday 9:00 AM – 4:00 PM

Date: May 9, 2018